

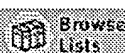
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## CONSUMER GROUP ASSAILS CAR INSURANCE RATES IN N.Y.

*The Record*; Bergen County, N.J.; May 8, 1998; By MARC HUMBERT, The Associated Press;

**Sub Title:** [All Editions.=.2 Star B. 2 Star P. 1 Star Late. 1 Star, Early]

**Start Page:** a08

**Dateline:** ALBANY

**Abstract:**

*New Yorkers are now paying the second-highest rates in the nation, on average, for auto insurance, topped only by neighboring New Jersey, a consumer group said Thursday.*

*For instance, NYPIRG said drivers in Brooklyn pay, on average, five times as much for insurance as those in Rochester. Brooklyn has the highest rates in the state, an average of \$3,304 a year, while Rochester has the lowest average rates for an urban area, \$635 a year.*

*"Our findings document what New Yorkers have long suspected: they pay one of the highest auto insurance premiums in the nation," NYPIRG's Blair Horner said. "Our findings also show that the insurance industry has clearly benefited from the increase in premiums paid by New York drivers."*

**Full Text:**

Copyright Bergen Evening Record Corporation May 8, 1998

New Yorkers are now paying the second-highest rates in the nation, on average, for auto insurance, topped only by neighboring New Jersey, a consumer group said Thursday.

And, there are dramatic differences between what is paid in New York City and other parts of the state for the same coverage, the New York Public Interest Research Group said.

For instance, NYPIRG said drivers in Brooklyn pay, on average, five times as much for insurance as those in Rochester. Brooklyn has the highest rates in the state, an average of \$3,304 a year, while Rochester has the lowest average rates for an urban area, \$635 a year.

"Our findings document what New Yorkers have long suspected: they pay one of the highest auto insurance premiums in the nation," NYPIRG's Blair Horner said. "Our findings also show that the insurance industry has clearly benefited from the increase in premiums paid by New York drivers."

But a spokeswoman for the auto insurance industry disputed that. Mary Griffin, an assistant vice president for the American Insurance Association, said the high costs of the car insurance business in New York justified the higher rates.

Griffin said the industry's increased profitability stems from the strong performance of its investments on Wall Street, not from the premiums it is charging consumers.

The release of the NYPIRG report comes as the election-bound state Legislature grapples with the expiration of several auto insurance-related laws and as Gov. George Pataki prepares for his re-election campaign this year.

Last year, anger in New Jersey over high auto insurance rates caused serious problems for Republican Governor Whitman in her reelection race. She narrowly won a second term.

Horner said he was uncertain if the auto insurance rate issue would be a factor in this year's elections in New York.

But he said, "this is the golden opportunity for the Legislature to enact meaningful changes."

Among other laws expiring are ones that allow insurers to halt coverage for up to 2 percent of their customers annually, to impose rate hikes or reductions of up to 7 percent unless the state specifically blocks them, and to offer discounts to customers who agree to use managed care for medical treatment needs. Those are all items the industry would like to see extended.

While NYPIRG was raising a red flag about auto insurance rates, State Insurance Department spokesman John Calagna said it is a red flag Pataki saw when he first took office in 1995, and which he has already done something about.

"The governor made auto insurance a priority when he came in," Calagna said.

The state has cut red tape, brought more companies into the field to make things more competitive, and cracked down on fraud, Calagna said. Auto insurance fraud arrests are up 140 percent in Pataki's first three years as governor, he said.

Calagna also said auto insurance rates fell last year, by almost 1 percent on average, in New York state, the first such drop in 10 years. He noted that Prudential Insurance Co. has just applied for a 6.8 percent auto insurance rate reduction and said he expects other companies to follow suit.

NYPIRG said New York state's average auto insurance premium was more than \$1,113 in 1996, the last year for which complete figures were available nationwide, up from \$773 in 1988. The national average for 1996 was \$774.

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call to comment further on performance and trends of the business.

Founded in 1982, Insurance Auto Auctions, Inc. is a leading provider of automotive and specialty salvage services in the United States, providing insurance companies with cost-effective, turnkey solutions to process and sell total-loss and recovered-theft vehicles, a \$3 billion per year industry. The company currently has 50 auction sites across the United States.

This news release contains forward-looking statements that are based on assumptions about a number of important factors and involve risks and uncertainties that could cause actual results to differ materially from those projected or implied in the forward looking statements. These risk factors may be detailed from time to time in Insurance Auto Auctions' Securities and Exchange Commission filings. SOURCE Insurance Auto Auctions, Inc.

**[Reference]**

Industry: AUTO; INSURANCE

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L8: Entry 6 of 27

File: PGPB

Aug 22, 2002

DOCUMENT-IDENTIFIER: US 20020116282 A1

TITLE: Methods and systems for correlating consumption information with distribution entities

Summary of Invention Paragraph (11):

[0010] One embodiment of the present invention provides utility suppliers with information related to consumers of utility services or products, such as electricity, gas, water, telecommunication services (including, but not limited to wireless services, cellular services, paging services, and wired phone services), cable, broadband services (including, but not limited to ADSL, DSL, T1, satellite, and cable services), heating oil, and other related products and services. Based on the consumer information, one or more suppliers may generate offers to provide the products and services to consumers, which are then provided to the consumers. More generally, one embodiment of the present invention may be used to facilitate deals between suppliers and purchasers of products and services, where the price of the products or services are based at least in part on a given customer's characteristics or preferences. These customer characteristics may relate to, by way of example, the customer usage of a product or service, such as customer's usage amount, usage location, and time of usage, and/or to financial characteristics, including credit worthiness, payment history, assets, debt, and related characteristics. Such products and services may include leases, mortgages, insurance, investment instruments, and the like.

Detail Description Paragraph (3):

[0066] One embodiment of the present invention provides utility suppliers with information related to consumers of utility services or products, such as electricity, gas, water, telecommunication services (including, but not limited to wireless services, cellular services, paging services, and wired phone services), cable, broadband services (including, but not limited to ADSL, DSL, T1, satellite, and cable services), heating oil, and other related products and services. Based on the consumer information, one or more suppliers may generate offers to provide the products and services to consumers, which are then provided to the consumers. More generally, one embodiment of the present invention may be used to facilitate deals between suppliers and purchasers of products and services, where the price of the products or services are based at least in part on a given customer's characteristics or preferences. These customer characteristics may relate to, by way of example, the customer usage of a product or service, such as customer's usage amount, usage location, and time of usage, and/or to financial characteristics, including credit worthiness, payment history, assets, debt, and related characteristics. Such products and services may include leases, mortgages, insurance, investment instruments, and the like.

Detail Description Paragraph (10):

[0073] The consumer may key in usage data and other requested data manually, or may provide authorization to the system manager to obtain the usage information and some of the other requested data from the consumer's present or incumbent provider. If such authorization is provided, usage, rate, and other data may then be electronically uploaded from the incumbent provider, thereby relieving the consumer of having to enter the data and ensuring better accuracy. If, instead, the consumer elects to enter the data manually, the consumer may be asked to provide confirming evidence, such as copies of past bills, within a predetermined time period of registering, such as 30 days.

Detail Description Paragraph (17):

[0080] In the case of a metered service, such as electricity or natural gas, the consumer may be asked how many meters are associated with the commercial service account, the billing address and location of each meter, the meter type (interval, time-of-use, etc.), rate class, and/or meter read dates. The commercial consumer may also be asked whether the consumer wants a site bill, that is a separate bill for each

meter, or a consolidated bill for all meters, and how often the consumers want to be billed. The consumer may be notified that interest charges will accrue for bills for sites that are delayed from a normal billing cycle more than a predetermined amount, such as 3 days. The consumer may be allowed to specify whether commodity and non-commodity charges should be consolidated on a single bill.

Detail Description Paragraph (18):

[0081] Different forms with different and/or additional questions may be provided for different types of services and/or products. For example, for consumers seeking bids to supply their Internet bandwidth needs (such as by DSL, ADSL, cable modems, satellite, interactive TV, etc.) the consumer may be asked how many computers and other networkable appliances the consumer has, how many e-mail accounts the consumer has, periods of heaviest and lightest usage, whether and how often the consumer downloads streaming video and/or audio, and so on. For consumers seeking offers to supply their telecom needs, the consumer may be asked how many fixed phones, portable phones, cellular phones, and pagers the consumer has, and what special services, such as call-waiting, caller ID, and call forwarding, the consumer uses or wants, and times of heaviest usage. For consumers seeking offers to supply their car lease needs, the consumer may be asked for information related to the consumer's income, assets, current lease provider, payment history on a current lease and/or on other loans, the consumer's driving habits, including mileage per year information, and the like.

Detail Description Paragraph (20):

[0083] The store terminal may be managed by a separate entity which has contracted to provide the terminal and/or related services to the store in exchange for a percentage or fixed amount for sales made using the terminal. The separate entity coordinates collecting the user information, product information, and service information, and processes the information and provides the processed information appropriately to the store, product vendors, service vendors, and customers. For example, the information and supplier offers may then be provided to the user via the store terminal. Once the user selects products and services to purchase, the product fulfillment is performed by the store. This advantageously allows the store to associate and offer to consumers both products and related services and to participate in the fulfillment phase of purchases, without having to manage relationships with vendors and related service providers. In particular, the related services may be those needed to use the product, such as energy sources, wireless services, or other telecom services.

Detail Description Paragraph (111):

[0174] The CRM system module is used to establish and maintain relationships with the retailer's customers. The CRM module provides automated marketing, sales and customer care for the retailer's customers. For example, the CRM module may automatically transmit extended warranties or loss insurance offers to customer's who have purchased a product.

Detail Description Paragraph (113):

[0176] The system components include an intermediary CRM module, a service plans database, a hardware database, an infrastructure database, and an intermediary content database. The intermediary CRM module is used to establish and maintain relationships between the intermediary, individual customers and association customers for sales made directly by the intermediary to the customers. The CRM module provides automated marketing, sales and customer care. For example, the CRM module will automatically transmit extended warranties or loss insurance offers to customer's who have purchased a product.

**WEST**[Generate Collection](#)[Print](#)**Search Results - Record(s) 1 through 20 of 20 returned.**☐ 1. Document ID: US 20030055727 A1

L9: Entry 1 of 20

File: PGPB

Mar 20, 2003

PGPUB-DOCUMENT-NUMBER: 20030055727

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20030055727 A1

TITLE: Method and apparatus for facilitating the provision of a benefit to a customer of a retailer

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KAMC	Draw Desc	Image
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☐ 2. Document ID: US 20020120519 A1

L9: Entry 2 of 20

File: PGPB

Aug 29, 2002

PGPUB-DOCUMENT-NUMBER: 20020120519

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020120519 A1

TITLE: Distributed information methods and systems used to collect and correlate user information and preferences with products and services

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KAMC	Draw Desc	Image
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☐ 3. Document ID: US 20020116282 A1

L9: Entry 3 of 20

File: PGPB

Aug 22, 2002

PGPUB-DOCUMENT-NUMBER: 20020116282

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020116282 A1

TITLE: Methods and systems for correlating consumption information with distribution entities

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KAMC	Draw Desc	Image
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☐ 4. Document ID: US 20020115447 A1

L9: Entry 4 of 20

File: PGPB

Aug 22, 2002

PGPUB-DOCUMENT-NUMBER: 20020115447

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020115447 A1

TITLE: Methods and systems for correlating telecommunication antenna infrastructure placement information to provide telecommunication quality of service information

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMOC Draw Desc Image

☐ 5. Document ID: US 20020046110 A1

L9: Entry 5 of 20

File: PGPB

Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046110

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020046110 A1

TITLE: Administering incentive award program

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMOC Draw Desc Image

☐ 6. Document ID: US 20010034663 A1

L9: Entry 6 of 20

File: PGPB

Oct 25, 2001

PGPUB-DOCUMENT-NUMBER: 20010034663

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010034663 A1

TITLE: Electronic contract broker and contract market maker infrastructure

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMOC Draw Desc Image

☐ 7. Document ID: US 6373950 B1

L9: Entry 7 of 20

File: USPT

Apr 16, 2002

US-PAT-NO: 6373950

DOCUMENT-IDENTIFIER: US 6373950 B1

TITLE: System, method and article of manufacture for transmitting messages within messages utilizing an extensible, flexible architecture

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMOC Draw Desc Image

☐ 8. Document ID: US 6304915 B1

L9: Entry 8 of 20

File: USPT

Oct 16, 2001

US-PAT-NO: 6304915

DOCUMENT-IDENTIFIER: US 6304915 B1

TITLE: System, method and article of manufacture for a gateway system architecture with system administration information accessible from a browser

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMOC Draw Desc Image

☐ 9. Document ID: US 6253027 B1

L9: Entry 9 of 20

File: USPT

Jun 26, 2001



US-PAT-NO: 6253027  
DOCUMENT-IDENTIFIER: US 6253027 B1

TITLE: System, method and article of manufacture for exchanging software and configuration data over a multichannel, extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 10. Document ID: US 6178409 B1

L9: Entry 10 of 20 File: USPT Jan 23, 2001

US-PAT-NO: 6178409  
DOCUMENT-IDENTIFIER: US 6178409 B1

TITLE: System, method and article of manufacture for multiple-entry point virtual point of sale architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 11. Document ID: US 6119105 A

L9: Entry 11 of 20 File: USPT Sep 12, 2000

US-PAT-NO: 6119105  
DOCUMENT-IDENTIFIER: US 6119105 A

TITLE: System, method and article of manufacture for initiation of software distribution from a point of certificate creation utilizing an extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 12. Document ID: US 6072870 A

L9: Entry 12 of 20 File: USPT Jun 6, 2000

US-PAT-NO: 6072870  
DOCUMENT-IDENTIFIER: US 6072870 A

TITLE: System, method and article of manufacture for a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 13. Document ID: US 6026379 A

L9: Entry 13 of 20 File: USPT Feb 15, 2000

US-PAT-NO: 6026379  
DOCUMENT-IDENTIFIER: US 6026379 A

TITLE: System, method and article of manufacture for managing transactions in a high availability system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 14. Document ID: US 6002767 A

L9: Entry 14 of 20

File: USPT

Dec 14, 1999

US-PAT-NO: 6002767

DOCUMENT-IDENTIFIER: US 6002767 A

**\*\* See image for Certificate of Correction \*\***

TITLE: System, method and article of manufacture for a modular gateway server architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 15. Document ID: US 5987132 A

L9: Entry 15 of 20

File: USPT

Nov 16, 1999

US-PAT-NO: 5987132

DOCUMENT-IDENTIFIER: US 5987132 A

TITLE: System, method and article of manufacture for conditionally accepting a payment method utilizing an extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 16. Document ID: US 5983208 A

L9: Entry 16 of 20

File: USPT

Nov 9, 1999

US-PAT-NO: 5983208

DOCUMENT-IDENTIFIER: US 5983208 A

TITLE: System, method and article of manufacture for handling transaction results in a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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☐ 17. Document ID: US 5943424 A

L9: Entry 17 of 20

File: USPT

Aug 24, 1999

US-PAT-NO: 5943424

DOCUMENT-IDENTIFIER: US 5943424 A

TITLE: System, method and article of manufacture for processing a plurality of transactions from a single initiation point on a multichannel, extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KMC	Draw Desc	Image
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*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=ADJ*

<u>L9</u>	L8 and expir\$3	20	<u>L9</u>
<u>L8</u>	L6 and predetermin\$3 same tim\$3	27	<u>L8</u>
<u>L7</u>	L6 and predetermin\$3 same tim\$3 same expir\$3 same date	0	<u>L7</u>
<u>L6</u>	L4 and (customer or consumer) same (paid or pay\$6 or purchas\$3 or buy\$3 or sell\$)same exchang\$6	40	<u>L6</u>
<u>L5</u>	L4 and (purchas\$3 or buy\$3 or sell\$3) same (expir\$3) same leas\$3	1	<u>L5</u>
<u>L4</u>	car near5 (leas\$ or rent\$) and insurance	328	<u>L4</u>

*DB=USPT; PLUR=YES; OP=ADJ*

<u>L3</u>	5797134.pn.	1	<u>L3</u>
<u>L2</u>	5977134.pn.	1	<u>L2</u>
<u>L1</u>	(6347302 or 5950169 or 5597134 or 6233563 or 2002/0116228).pn.	4	<u>L1</u>

END OF SEARCH HISTORY



US006553346B1

(12) **United States Patent**  
Walker et al.

(10) Patent No.: **US 6,553,346 B1**  
(45) Date of Patent: **Apr. 22, 2003**

(54) **CONDITIONAL PURCHASE OFFER (CPO) MANAGEMENT SYSTEM FOR PACKAGES**

(75) Inventors: **Jay S. Walker**, Ridgefield, CT (US);  
**Daniel E. Tedesco**, Stamford, CT (US);  
**Andrew S. Vanluchene**, Norwalk, CT (US);  
**James A. Jorasch**, Stamford, CT (US);  
**T. Scott Case**, Darien, CT (US)

(73) Assignee: **priceline.com Incorporated**, Norwalk, CT (US)

(\*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **08/923,683**

(22) Filed: **Sep. 4, 1997**

**Related U.S. Application Data**

(63) Continuation-in-part of application No. 08/889,319, filed on Jul. 8, 1997, which is a continuation-in-part of application No. 08/707,660, filed on Sep. 4, 1996.

(51) Int. Cl.<sup>7</sup> ..... **G06F 17/60**

(52) U.S. Cl. .... **705/1; 705/1; 705/38; 705/39; 705/24; 705/25; 705/26; 705/27; 380/23; 380/25; 902/22; 902/24; 902/25**

(58) Field of Search ..... **705/1, 38, 39, 705/211-27; 380/23, 25; 902/22, 24, 25**

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3,581,072 A 5/1971 Nymeyer

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EP 0 512 702 A2 11/1992

(List continued on next page.)

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Wallace, Bob, "Pick a car, name your price", Computer-World, Jul. 27, 1998, v32 n30 p45-46, Dialog file 233, Accession No. 0050258, Jul. 1998.\*  
Koepper, Ken, "Room Inventory Auctioning: The Next CRS Generation", Lodging, Jan. 1990 at p. 26, 29-30.\*

(List continued on next page.)

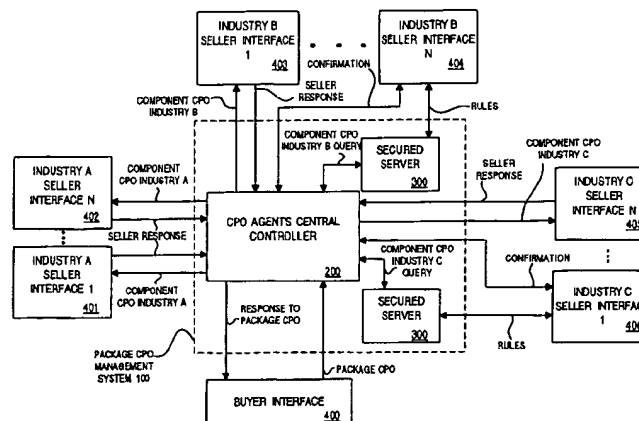
*Primary Examiner*—Frantzy Poinvil

(74) *Attorney, Agent, or Firm*—Morgan & Finnegan LLP

(57) **ABSTRACT**

A conditional purchase offer (CPO) management system for receiving and processing CPOs for packages of component goods or services. The package CPO management system preferably deconstructs an overall package CPO into component CPOs which are individually offered to sellers. If each component CPO of a given package CPO is accepted, the package CPO management system binds the buyer, on behalf of each of the accepting sellers, to purchase the entire package. An offer price for each component CPO is preferably calculated by initially determining the total market price of the package based on the market price of each individual component good or service within the package. The package CPO management system then calculates an offer price for each component CPO based on the total price offered by the buyer for the entire package (as adjusted by a reserved margin, if appropriate) multiplied by the ratio of the market price of the respective component CPO to the total market price of the package. As each individual component CPO is accepted by a seller, the package CPO management system preferably enters a "pre-bind" agreement with the seller, whereby the component good or service is reserved for a predefined time period to pen-nit the package CPO management system to complete the processing of the remaining active component CPOs. The package CPO management system preferably provides an optional agency feature that permits the package CPO management system to accept or reject a given component CPO on behalf of certain sellers who have delegated such authority to the package CPO management system.

**41 Claims, 18 Drawing Sheets**



**WEST**

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L13: Entry 5 of 16

File: PGPB

Oct 17, 2002

DOCUMENT-IDENTIFIER: US 20020152115 A1

TITLE: Vehicle managing method

Summary of Invention Paragraph (5):

[0004] The existing vehicle insurance system employs a scheme of paying premiums on an annual contract basis regardless of frequency of utilization of the vehicle.

Summary of Invention Paragraph (7):

[0006] Furthermore, since it is currently impossible to have statistical data on utilization of vehicles, users have no choice but to conclude an annual contract with a nonlife insurance company regardless of the frequency of utilization of the vehicle, making it impossible to pay insurance premiums in proportion to utilization frequency and utilization status, and in accordance with many varied other needs.

Summary of Invention Paragraph (11):

[0009] It is therefore an object of the invention to provide, in terms of vehicle insurance, a method for processing vehicle insurance premium charge that allows an insured person to pay premiums in accordance with frequency and conditions of utilization of a vehicle by continuously collecting information on current vehicle conditions in details, positively, and on a real-time basis and making a statistical analysis thereof.

Summary of Invention Paragraph (12):

[0010] It is also another of the invention to provide, by taking the opportunity of making this proposal, a comprehensive interactive vehicle management method that makes it possible to provide information providing organizations with vehicle information in areas other than insurance and, at the same time, provide vehicle users with various broadcasting and communications information.

Summary of Invention Paragraph (14):

[0012] Preferably, the periodic information may be on, for example, at least one of the followings; namely, the position, speed, direction, and condition of the vehicle. It would be particularly practical if the periodic information is driving time data and via point data representing geographical points, areas, or routes through which the vehicle moves that would be obtained by combining the different types of information noted earlier. In addition to the periodic information transmitted to the satellite from each of the contracted vehicles, it is desirable that emergency information concerning the vehicle be also transmitted. Preferably, possible recipients of the analysis information are selected from among groups of an insurance company, road maintenance company, supervisory agency, governmental organization, vehicle management company, vehicle maintenance company, and vehicle dealer. It is even more desirable that the information transmitted from vehicles at periodic intervals be stored in a storage medium at an interval shorter than the predetermined interval for the periodic information and accumulated data be transmitted in a batch at the predetermined interval.

Summary of Invention Paragraph (24):

[0022] In addition, preferably, information obtained from vehicles may be analyzed by the mobile information management system and, if a vehicle trouble is anticipated, that information is passed onto not only the corresponding driver, but also the vehicle manufacturer or a designated dealer including a maintenance service shop so that the designated dealer may dispatch a technician who is capable of performing repair and service jobs to a location specified by the driver and who may carry with him or her service and replacement parts as necessary to perform a quick service job at the specified location. It is preferable in this system that operation characteristics of the driver be analyzed to calculate the insurance premiums.

Summary of Invention Paragraph (25):

[0023] If the invention is to be applied to insurance charging, it is an object of the invention to find and collect vehicle position information by classifying vehicle condition information into two groups, namely, the vehicle position information and other information which may, for example, include vehicle control information, vehicle parts condition information, vehicle body information, user information, and vehicle maintenance and historical information, and by using a signal reflected off the artificial satellite after the signal has been transmitted thereto through an antenna provided in the vehicle. The signal reflected off the artificial satellite after it has been transmitted thereto through the antenna has conventionally been used to find a vehicle position for use in navigation; however, it has never been done to collect and analyze the obtained vehicle position information. Moreover, if the invention is to be applied to insurance charging, it is practical to allow a statistical analysis to be made of both vehicle position information and other vehicle information combined by collecting other information in addition to vehicle position information. The foregoing two means make it possible to accumulate detailed and positive vehicle information about each individual vehicle on a real-time basis, permitting application to vehicle insurance premium charging processing.

Summary of Invention Paragraph (26):

[0024] Furthermore, if the invention is to be applied to insurance charging, a method is executed in which driving time data for a predetermined period of time (which could be one day) of a contracted vehicle is collected and statistically analyzed and via point data representing geographical points, areas, or routes through which the vehicle has been driven (hereinafter referred generically to points) is collected and analyzed, thereby permitting payment of insurance premiums in accordance with vehicle utilization frequency and conditions. One of the most important points that are realized through executing the method is that it permits deferred payment of insurance premiums that vary in accordance with vehicle utilization frequency and condition, instead of the conventional advance payment on an annual contract basis. It goes without saying that it is possible to revise existing contracted premiums using the data collected and analyzed as described heretofore.

Summary of Invention Paragraph (27):

[0025] The following specific methods may be applied if the invention is to be embodied in insurance charging. That is, in a vehicle insurance premium charging processing method in which vehicle insurance premiums established and charged according to a contract concluded with the vehicle user, driving time for a predetermined period of time of a contracted vehicle is collected and via points data representing points through which the contracted vehicle has been driven is collected; charging time data is established based on the driving time and a weighting of insurance premiums is established based on the charging time data or via point data, or both, thereby displaying the amount charged as insurance premiums based on the charging time data, via point data, and insurance premium weighting. The insurance premium weighting is a premium rate. The via point data includes points registered as being known, points yet to be registered because they are unknown, and points registered as being accident-ridden, and a low insurance premium weight is assigned to the points registered as being known and a high insurance premium weight is assigned to the points yet to be registered because they are unknown and points registered as being accident-ridden. For the purpose of the weighting of insurance premiums, vehicle control information, vehicle parts condition information, user information or maintenance and historical information concerning the vehicle and user, and other information are to be used. Furthermore, points are calculated using the charging time and weighted via point data and the premium rate and insurance money are determined based on the points obtained through calculation.

Summary of Invention Paragraph (28):

[0026] An embodiment of the invention is as follows. That is, in a charged service system in which basic information of music and image is distributed to a vehicle and fees are collected from viewers-listeners, information transmitted from the vehicle is collected at an overall information center which, in turn, analyzes the information and transmits it to vehicle management organizations, road management organizations, and insurance organizations, and information from these management centers is transmitted to vehicles, thereby improving service functions for the viewers-listeners and consequently raising the fees for the charged services.

Summary of Invention Paragraph (29):

[0027] A first embodiment of data analysis is concerned with a position, speed, and

direction of a vehicle of the information provided by the vehicle. The information representing these pieces of data is collected from all vehicles on the road at predetermined intervals, which identifies a traveling speed of vehicles on each traffic, thus showing the condition of traffic congestion. When combined with information provided by the road management center, the information helps enhance accuracy of traffic congestion information. A vehicle driver, on the other hand, can have information on congestion conditions of not only nearby places, but also a remote destination and is allowed to obtain from the road management organization detour information and traffic information on roads which are less congested. It is also possible, by analyzing information provided by the vehicles located in tunnels, bridges, or road sections under construction, to detect any unusual conditions present in these areas. By adding time-of-day factor to these information, it is possible to analyze characteristics of utilization of vehicles by users, that is, whether the vehicles are used for weekend vacationing in resorts, for day-to-day shopping, or for nighttime driving or business. This serves as useful data for vehicle dealers when they make recommendations for vehicle models as customers decide to buy new ones next time. It is also possible to analyze driving habits and characteristics of the driver, including application of sudden braking and whether he or she tends to rev up to the maximum speed. This provides useful data not only for the vehicle dealer, but also for the insurance company for making a danger prediction analysis of the driver in its effort to reduce premium rate for good drivers.

Detail Description Paragraph (14):

[0070] FIG. 10 is a conceptual diagram showing an overall information management system according to the invention covering the entire areas of Japan. Uplink information 5 that is transmitted via a satellite 1 to the center includes emergency information, such as accident and first aid information, engine/brake failure and other failure information, and predetermined interval information including a position, speed, direction, and condition (engine, electrical system, mechanical system) of the vehicle. Downlink information 6 transmitted from the center via the satellite 1 to each of the vehicles includes music information, image information, navigation information, road and traffic information, emergency information (callup), and new vehicle information. If the quasi-zenithal (for example: highly elliptic orbit) satellite system described in EP0880240A2 (hereinafter referred to simply as the highly elliptic orbit satellite) is used for the satellite, a comprehensive service network encompassing all areas of the nation can be achieved to provide services. A movable body overall information management system 13 serves as the core on the ground station side, provided with databases storing various types of data 14 and an analysis system 15. Through this analysis system 15, mandatory automobile inspection information and user information are distributed to an information requiring party 16, traffic information is distributed to another information requiring party 17, and safety information is distributed to a third information requiring party 18. The information requiring party 16 includes, for example, a vehicle management company, a maintenance and service company, and a vehicle dealer. The information requiring party 17 may be a road maintenance company, or a supervisory agency or governmental organization. The information requiring party 18 is, for example, an insurance company.

Detail Description Paragraph (23):

[0079] Each vehicle is provided with various sensors that detect vehicle operating conditions for providing vehicle sensor information. Before the vehicle sensor information is transmitted, it is possible to transmit and program in advance vehicle body information used to determine a specific vehicle model, including, for example, a vehicle model, body serial number, date of manufacture, and the name of a prefecture in which the vehicle is registered, and user information. The vehicle is also provided with a card reader/writer 57, with which a card for the exclusive use by the user 58, for example, a credit card for payment of toll charges, is to be used. This user card 58 is recorded with user information which includes, for example, the user name, date when the driver's license was obtained, number of years of driving experience, and a bank account number. The card can also be used for paying insurance premiums of a vehicle insurance to be described later.

Detail Description Paragraph (25):

[0081] The rest of the vehicle information is input and collected by, for example, a general-purpose DSRC (or dedicated short range communication) 58, through a dealer or directly to the centralized management center. The rest of the vehicle information includes user information, detailed information as part of vehicle sensor information, and vehicle body information. Data of gasoline purchased using the card 58 may be input and collected via a gas station in the same manner at the centralized information center 56 as electronic information. This provides fuel economy and engine information.



Vehicle information of other types is input and collected at the centralized management center 56 through a radio communications means as a backup line 61.

Detail Description Paragraph (26):

[0082] The vehicle information collected at the centralized management center 56 is analyzed for use in statistical analysis and diagnostics analysis. The vehicle information used in statistical analysis and diagnostics analysis is recorded in a computer database (DB) 69 and, at the same time, provided for a nonlife insurance company 64, committed automobile manufacturer and parts manufacturer 65, used vehicle assessment company 66, governmental office/municipal corporation 67, and a car rental management company 68 through a network backbone, namely, a public phone line and the Internet. It goes without saying that these pieces of information are provided under restricted conditions, such as through contracts, not given with any limitations or principles. Providing vehicle information from each vehicle also abides by certain restrictions, such as contracts; it is not done with any limitations or principles, either. A benefit of some sort may be granted to a user who accepts to provide information.

Detail Description Paragraph (49):

[0105] (4) Only when it is authorized to provide information, individual vehicle information concerning each individual vehicle is collected and statistically analyzed (S4). Based on the data, vehicle information for a specific purpose, for example, classified according to insurance company, is collected and statistically analyzed (S5).

Detail Description Paragraph (55):

[0111] The data providing service for committed automobile manufacturers and parts manufacturers will then be described. This is concerned with a service to provide committed automobile manufacturers and parts manufacturers with the data stored through the information collection, processing, and analysis functions described in the foregoing flow chart. <1>Data is sold and provided through a network in response to a request for purchasing it made from a committed automobile manufacturer or parts manufacturer (S14, S15). The network is a public switched network and the applicable means can be selected according to the customer needs. <2>Data is encoded before transmission for fear of monitoring by other companies. <3>The manufacturer which receives the data may be able to use it in the following ways.

Detail Description Paragraph (56):

[0112] Applications of the statistical analysis data will be described. <1>The statistical analysis information, which tells a specific model used by a specific generation in a specific time band on a specific day of the week, is analyzed to deliberate on functions the model lacks in, those overly provided, and pricing. <2>It is determined how frequent a new function mounted to differentiate from competitors is used and, if it is found that the function is fairly frequently used, application to other models is examined; if it is found that the function is not very often used, then standard equipment and pricing are reviewed and possibility is examined whether or not to even abandon it. <3>A presentation is made to the dealer about the fast-selling vehicle models and functions according to age and sex, promoting sales effort classified by the generation and sex of customers.

Detail Description Paragraph (58):

[0114] The data providing service for used car-related businesses will be explained. This is concerned with a service to provide used car sales agents and dealers with the data stored through the information collection, processing, and analysis functions of system example 1 (S18). <1>A vehicle purchaser connects to the center in an effort to find the assessed value of his/her own car. <2>The center examines in details information used to determine internal conditions of various pieces of vehicle equipment (e.g., engine control information, steering wheel angular velocity, ABS cumulative activation time, and VSC cumulative activation time) and information on driving routes harmful to the vehicle (seashore, snow-covered roads: both contributing to salt damage), in addition to the inspection record of the vehicle for which an assessment is requested, mileage, and model and type, thereby calculating and determining an assessment value. <3>The foregoing method allows the service to be provided also for dealers, used car sales agents, wreckers, and automobile repair shops in which trade-in vehicles are likely to be driven in.

Detail Description Paragraph (60):

[0116] The data providing service for car rental companies and rental car users will be described. This is concerned with a service to provide car rental companies with

position information of all the data stored through the information collection, processing, and analysis functions described in the foregoing flowchart.

Detail Description Paragraph (61):

[0117] For car rental companies: <1>When a rental validity expires of a rental car or a car used for community transport, the car automatically transmits its position data to the center via HEO. <2>The center sends a transmission to the rental car management company to enable the management company to start monitoring the rental car whose validity has been expired. Possible methods of providing the information are a) longitude and latitude information; b) place name information; and, c) map showing graphic screen information. "Community transport" as the term is used in the above context means an urban rental car system that allows a number of rental cars to be shared among a specific community and any to be left unattended after use.

Detail Description Paragraph (62):

[0118] For rental car users: <1>Though corresponding to a different category under the current division, this service transmits commercial information applicable to a specific area to users. <2>A commercial provider is tied up with a car rental company and, if a user accepts to receive commercial information, part of the rental fees will be returned in cash. <3>Possible media are the navigation monitor and only through audio.

Detail Description Paragraph (64):

[0120] The data providing service for nonlife insurance companies will be described. This is concerned with a service to provide nonlife insurance companies with information for calculating premium rates and share of liability in accidents of all the data stored through the information collection, processing, and analysis functions described in the foregoing flow chart (S14). <1>A service can be provided, in which insurance premiums are paid only for the time band through which the vehicle is used. Possible payment methods for the on-demand insurance (designed for those drivers who do not drive vehicles often, for weekend drivers; low-premium insurance without having to make an annual contract) include deferred payment for a predetermined period of time (e.g., one month), on-the-spot payment by ETC card, and settlement by card at the end of driving, in addition to the conventional advance payment. <2>Insurance premiums are calculated by classifying the route, discriminating between a frequently driven road and a completely new one, and between whether the vehicle moves through an accident-ridden spot and one with almost no accident. To ensure right to privacy, information on longitude and latitude is not necessarily provided and, instead, the on-board device may be used to determine the foregoing discrimination and a corresponding code is transmitted. For instance, a road which has not been driven for the past one year is 0, a road otherwise classified is 1, and the vehicle's traveling past an accident-ridden spot is 2; and, it is not necessary to provide information on when and where the vehicle has traveled.

Detail Description Paragraph (65):

[0121] The vehicle information providing service for nonlife insurance companies will be described in detail with reference to the flowchart shown in FIG. 20. Like the foregoing examples, a music/image distribution contract has been concluded with the controlled vehicle in question.

Detail Description Paragraph (67):

[0123] <2>Fees are calculated at the center according to the vehicle model and user name and fee advice and a confirmation message are transmitted to the vehicle (S22). The user of the vehicle is prompted to determine whether he or she wants to use the insurance (S23). In this example, the user's intention to use the insurance or not is inquired through the vehicle, thereby concluding the contract on the spot; however, needless to say it is possible to conclude the contract in advance, in which case, validity for a predetermined period of time can be set up for the contract. In addition, the validity may be on a short term as in this example and it could be a specific date only or the number of days according to an itinerary. In this example, the validity is considered to be a predetermined period of time, as it is stipulated in the contract.

Detail Description Paragraph (68):

[0124] <3>When the user's intention to use the insurance is transmitted, vehicle utilization time data and via point data, which are added up at predetermined intervals, are encoded and transmitted by the on-board device (S24). Measurement of data can be taken continuously instead of at predetermined intervals. In this case, recording through data collection may be limited only to unique events. In the example,

driving time data is obtained and used for calculating the charging time. Depending on the specific details of the contract, the charging time may be all or part of the total driving time. In addition, via point data of known, unknown, and accident-ridden spots through which the vehicle moves are also collected. These spots may be registered by the central management system at the center or confirmed that they are yet to be registered. It is further possible to make other driving or vehicle information available in electronic form. It may for example be possible to collect frequency data of sudden braking, abrupt steering, and sudden starts and total acceleration value data of each of these items. Instead of a spot, an area including that spot may be used. The description hereunder is concerned with spots. These pieces of data are decoded at the center (S25) and stored as unprocessed data for each user (S26). That is, unprocessed data are stored for nonlife insurance companies, fee calculation outsourcing service companies, and users.

Detail Description Paragraph (69):

[0125] <4>The collected data is used for sale of unprocessed data to nonlife insurance companies (S27) and provided for fee calculation outsourcing service companies (S28). In the meantime, service record information in the form of data is separately provided for the fee calculation outsourcing service companies so that it is incorporated in calculation of insurance premiums (S29). Such information as the past periodic inspection and service records is collected, including, for example, the number of days elapsed since the last service maintenance job. The information is collected by letting the vehicle send a transmission if it is provided with a memory, or by letting the vehicle maintenance service companies send it over the network.

Detail Description Paragraph (70):

[0126] <5>The fee calculation outsourcing service company calculates the charging time based on the driving time data, validates it, and makes a calculation for settlement by coupon tickets and a calculation for deferred payment. It also makes a calculation of insurance premiums according to via point data by setting a low premium rate for known spots, a high premium rate for unknown spots, and a high premium rate for accident-ridden spots. This setting is referred to, in this specification, as weighting of insurance premiums. It goes without saying that, instead of a premium rate for basic insurance premiums, the insurance premiums themselves may be calculated.

Detail Description Paragraph (71):

[0127] For a contracted vehicle, driving time for a predetermined period of time is collected and via point data representing points through which the contracted vehicle has been driven (including traveled routes and areas as described earlier) is collected; charging time data is established based on the driving time data and a weighting of insurance premiums is established based on the charging time data or via point data, or both, thereby calculating and displaying the amount charged as insurance premiums based on the charging time data, via point data, and insurance premium weighting. It is of course possible to calculate points acquired from the driving time data and the number of specific points driven through, based on which the amount charged as insurance premiums is calculated. Even with this approach, a time to be charged is set for calculation and a points count is set using via point data, which serves as adopting weighting for insurance premiums. For the purpose of the weighting of insurance premiums, one or a combination of the following types of information may be used: vehicle control information, vehicle parts condition information, vehicle (e.g., whether it is new or old) and user information, and maintenance and historical information.

Detail Description Paragraph (72):

[0128] <6>Charging to users is processed according to the amount charged as insurance premiums (S32). For example, the sum is debited from the user's account through the aforementioned card according to a deferred payment system. This charging to users includes charging of insurance premiums for PL (product liability) for the vehicle or parts manufacturers and charging of insurance premiums based on an analysis made of the share of liability in accidents.

Detail Description Paragraph (73):

[0129] Thanks to a statistical analysis of vehicle condition information made possible through the positive and proper information collection system, it is possible to review and revise the amount of insurance premiums at the time of contract renewal, as changed from the existing advance payment method.

Detail Description Paragraph (74):

[0130] When the invention is embodied in vehicle insurance, it is possible to

statistically identify the frequency and condition of utilization of vehicles on a real-time basis, which makes possible charging of insurance premiums in accordance with the frequency and condition of utilization of vehicles. This diversifies the form of insurance contract, without being limited to payment of premiums on an annual contract. For example, it permits deferred payment of insurance premiums.

Detail Description Paragraph (79):

[0135] The management company collects subscription fees from movable body users and pays the total sum all together as a content providing fee to the broadcasting music company. The management company therefore assumes risks of collecting subscription fees and finding subscribers to pay the broadcasting music company a predetermined amount of broadcast/music content providing fees. The basic function of the broadcasting music company is to provide content and therefore the broadcasting music company means a broadcast and music content provider. The overall management company owns a satellite to establish an uplink (according to the preferred embodiment of the invention, though there may be another company involved through which the uplink is established). To sum up, it is the aim of the invention to enhance convenience of the service by having a single terminal both for receiving broadcast and music and sending transmission. A mutual information exchange contract is also concluded between an insurance company and a system company. That is, a user is entitled to a reduction in insurance premiums if he or she is found to seldom apply sudden brake as judged from daily driving habits. Information is transmitted automatically without the driver's knowing it as he or she listens to a broadcast or music during driving and information collected from a large number of drivers is then analyzed.

Detail Description Paragraph (81):

[0137] There is also concluded a mutual information exchange contract between a road maintenance company 17 (including a supervisory agency, governmental organization, and police) and the movable body overall information management system management company 13. Traffic information and navigation information are provided from the road maintenance company 17 to the system management company 13, while congestion analysis information and emergency/accident occurrence information are provided from the system management company 13 to the road maintenance company 17. Moreover, emergency action information is provided from the insurance company 18 to the system management company 13, while emergency/accident occurrence information and movable body equipment/operation information are provided from the system management company 13 to the insurance company 18. The system management company 13 pays the insurance company 18 emergency action fees and insurance premiums.

Detail Description Paragraph (82):

[0138] The traffic information and navigation information provided by the road maintenance company 17 are distributed to the movable body user 400 by the system management company 13. This service is based on, as a prerequisite, a mutual information exchange contract previously concluded between the user 400 and the system management company 13 and the user 400 is to pay the system management company 13 traffic information fees, and the insurance company 18 via the system management company 13 emergency action fees and insurance premiums. A method is also available, in which the emergency action fees and insurance premiums are paid directly to the insurance company and it is also the scope of this invention that commission is added when the payment is made through the system management company. Furthermore, it is allowed that various types of information are used in emergencies within the movable body overall information management system management company 13 and a national government and municipal government 500.

Detail Description Paragraph (83):

[0139] As apparent from the foregoing description, since a vehicle, which is driven by a driver who has concluded a contract to subscribe to sound or image information by means of interactive communications via a satellite, is provided with the probe car function according to the invention, traffic control can be provided smoothly and public actions of various kinds and insurance actions can be taken by deriving information from vehicle owners. The invention also provides convenience, with which the movable body user is provided with appropriate services in return for information provided by the user even without his or her knowing it.

Detail Description Table CWU (1):

1TABLE 1 Type of Contents Typical Businesses Informa- of Use Using No. tion Information  
of Information the Information 1 ID No. IP address To specify the transmitting party 2  
Trans- Time-of-day mission and date of time transmission 3 Position Position Tracking  
of a Expanding theft when information stolen car, probe insurance business trans-

obtained car, identifying (reduced insurance mission through GPS mutual positions premium rate .fwdarw. is sent among compan- increased number of ion movable policyholders) bodies, traveling Enhancing informa- route information tion service for automobiles (col- lecting more accu- rate traffic informa- tion and congestion information, en- hancing navigation functions, etc. 4 Movable Information Remote monitor- Remote monitoring body on equip- ing (predicting and maintenance equip- ment and life expectancy business for ment devices that and fault movable bodies, are effective occurrence), expanding automo- for quickly quick mainte- bile company's isolating nance service maintenance faults and when a fault business (enhanced maintenance occurs [including service quality .fwdarw. services remote mainte- gaining more (mileage, nance (action customers), revising coolant advice)], identify- premium rate by temperature, ing driving habits insurance companies coolant (differentiation from level, engine competitors) oil, brake oil, etc.) 5 Movable Information body relating to opera- operations tions and driving (driving speed, acceleration/ deceleration timing, engine speed, etc.) 6 Accident Sensor signal Passing accident Security businesses detecting the information at [police station, fire occurrence early stages department (ambu- of an acci- To quickly take lance), hospital], dent [seat repairing actions automobile compa- belt/air bag for the damaged nies and mainte- activation vehicle nance companies, information, To quickly rescue enhancing informa- acceleration injured persons tion service for sensor (calling an ambu- automobiles (early (impact lance and the prediction of expect- detection police at early ed traffic conges- sensor), etc.] stages) tion), insurance companies

#### CLAIMS:

5. A vehicle managing method according to claim 1 or 2, wherein the recipient of the analysis information is selected from among groups of an insurance company, a road maintenance company, a supervisory agency, a governmental organization, a vehicle management company, a vehicle maintenance company, and a vehicle dealer.